



PATENT
Customer No. 22,852
Attorney Docket No. 06502.0342

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Manish KALBANDE et al.)	Group Art Unit: 3624
)	
Application No.: 09/867,645)	Examiner: Unassigned
)	
Filed: May 31, 2001)	
)	
For: METHODS AND SYSTEMS FOR)	Confirmation No.: 7993
DELIVERY OF INFORMATION)	
UPON ENROLLMENT IN AN)	
INTERNET BILL PRESENTMENT)	
AND PAYMENT ENVIRONMENT)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents on the attached listing. To the undersigned's knowledge, this Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the U.S. patent publications are not enclosed. The listed documents were cited in an Office Action in connection with co-pending application nos. 09/867,650 and 09/867,652.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.


Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: February 3, 2005

By: 
Joseph E. Palys
Reg. No. 46,508

Complete if Known

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

1

of

1

Application Number

09/867,645

Filing Date

May 31, 2001

First Named Inventor

Manish KALBANDE

Art Unit

3624

Examiner Name

Unassigned

Attorney Docket Number

06502.0342

U.S. PATENTS AND PUBLISHED U.S. PATENT APPLICATIONS

Examiner Initials	Cite No. ¹	Document Number	Issue or Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US-6,507,826	01/14/2003	Maners	
		US-6,360,211	03/19/2002	Anderson et al.	
		US-6,044,362	03/28/2000	Neely	
		US-5,950,198	09/07/1999	Falls et al.	
		US-5,511,190	04/23/1996	Sharma et al.	
		US-2001/0047332	11/29/2001	Gonen-Friedman et al.	
		US-2001/0051919	12/13/2001	Mason	
		US-2002/0143699	10/03/2002	Baumann et al.	
		US-2002/0194127	12/19/2002	Randell et al.	
		US-2002/0198830	12/26/2002	Randell et al.	
		US-2003/0004874	01/02/2003	Ludwig et al.	
		US-2003/0167229	09/04/2003	Ludwig et al.	
		US-2003/0191710	10/09/2003	Green et al.	

Note: Copies of the U.S. Patent Documents are not Required in IDS filed after October 21, 2004

FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	Translation ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation ⁶

Examiner
SignatureDate
Considered